KAMUYU AYDINLATMA PLATFORMU

QNB BANK A.Ş.
Bank Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.8.4 ve IV.6 numaralı dipnotlarda belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4.000 Milyon TL'si geçmiş yıllarda ayrılan, 500 Milyon TL'si ise cari dönemde iptal edilen toplam 3.500 Milyon TL tutarında, TMS 37 "Karşılıklar , Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.6'da belirtildiği üzere, ilişikteki 30 Haziran 2026 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 1.300 Milyon TL tutarında serbest karşılık giderini içermektedir. Bu hususun, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

30 Temmuz 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		337.317	275.875	613.192	277.425	227.708	505.133
Cash and cash equivalents		142.597	227.400	369.997	113.530	175.912	289.442
Cash and Cash Balances at Central Bank	(1)	135.721	182.805	318.526	101.058	154.794	255.852
Banks	(3)	3.072	44.621	47.693	2.507	21.139	23.646
Receivables From Money Markets	(4)	3.816	0	3.816	9.974	0	9.974
Allowance for Expected Losses (-)		-12	-26	-38	-9	-21	-30
Financial assets at fair value through profit or loss	(2)	4.784	3.025	7.809	5.841	5.191	11.032
Public Debt Securities		3.327	1.750	5.077	4.104	3.992	8.096
Equity instruments		434	0	434	411	0	411
Other Financial Assets		1.023	1.275	2.298	1.326	1.199	2.525
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	173.708	33.786	207.494	149.714	33.773	183.487
Public Debt Securities		173.708	33.761	207.469	149.714	33.750	183.464
Equity instruments		0	25	25	0	23	23
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2,12)	16.228	11.664	27.892	8.340	12.832	21.172
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.708	9.693	17.401	4.108	10.897	15.005
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		8.520	1.971	10.491	4.232	1.935	6.167
FINANCIAL ASSETS AT AMORTISED COST (Net)		929.911	459.269	1.389.180	799.271	419.773	1.219.044
Loans	(6)	904.446	422.773	1.327.219	752.985	385.262	1.138.247
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	83.363	42.828	126.191	94.742	42.857	137.599
Public Debt Securities		83.363	42.828	126.191	94.742	42.857	137.599
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-57.898	-6.332	-64.230	-48.456	-8.346	-56.802
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		34.040	0	34.040	29.568	0	29.568
Investments in Associates (Net)	(8)	54	0	54	54	0	54

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		54	0	54	54	0	54
Investments in Subsidiaries (Net)	(9)	33.983	0	33.983	29.511	0	29.511
Unconsolidated Financial Subsidiaries		33.476	0	33.476	29.005	0	29.005
Unconsolidated Non-Financial Subsidiaries		507	0	507	506	0	506
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	3	0	3	3	0	3
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		3	0	3	3	0	3
TANGIBLE ASSETS (Net)		26.179	1	26.180	25.980	1	25.981
INTANGIBLE ASSETS AND GOODWILL (Net)		7.648	0	7.648	6.258	0	6.258
Goodwill		0	0	0	0	0	0
Other		7.648	0	7.648	6.258	0	6.258
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS		984	0	984	464	0	464
DEFERRED TAX ASSET	(14)	3.866	0	3.866	302	0	302
OTHER ASSETS (Net)	(16)	57.565	3.620	61.185	48.297	2.234	50.531
TOTAL ASSETS		**1.397.510**	**738.765**	**2.136.275**	**1.187.565**	**649.716**	**1.837.281**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	704.203	416.053	1.120.256	631.382	371.125	1.002.507
LOANS RECEIVED	(3)	938	273.658	274.596	1.037	237.951	238.988
MONEY MARKET FUNDS	(4)	50.630	50.837	101.467	49.834	42.120	91.954
MARKETABLE SECURITIES (Net)	(5)	19.816	188.089	207.905	21.412	121.790	143.202
Bills		19.016	0	19.016	21.412	0	21.412
Asset-backed Securities		0	0	0	0	0	0
Bonds		800	188.089	188.889	0	121.790	121.790
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	9.104	21.514	30.618	5.775	6.160	11.935
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.926	20.736	29.662	5.498	5.469	10.967
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		178	778	956	277	691	968
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.233	27	3.260	2.977	33	3.010
PROVISIONS	(8)	12.205	305	12.510	11.583	278	11.861
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.951	50	5.001	4.947	46	4.993
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		7.254	255	7.509	6.636	232	6.868
CURRENT TAX LIABILITIES	(9)	3.427	0	3.427	3.516	0	3.516
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(11)	0	38.621	38.621	0	35.538	35.538
Loans		0	24.459	24.459	0	22.508	22.508

Other Debt Instruments		0	14.162	14.162	0	13.030	13.030
OTHER LIABILITIES		115.347	27.816	143.163	101.142	20.752	121.894
EQUITY		199.846	606	200.452	171.260	1.616	172.876
Issued capital	(12)	5.500	0	5.500	5.500	0	5.500
Capital Reserves		1	0	1	1	0	1
Equity Share Premiums	(13)	1	0	1	1	0	1
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.838	0	12.838	12.796	0	12.796
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.008	606	-402	-253	1.616	1.363
Profit Reserves		153.216	0	153.216	105.401	0	105.401
Legal Reserves		1.100	0	1.100	771	0	771
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		152.116	0	152.116	104.630	0	104.630
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		29.299	0	29.299	47.815	0	47.815
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		29.299	0	29.299	47.815	0	47.815
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.118.749**	**1.017.526**	**2.136.275**	**999.918**	**837.363**	**1.837.281**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.527.205	2.190.494	4.717.699	2.126.933	1.865.025	3.991.958
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	146.280	129.437	275.717	115.473	110.188	225.661
Letters of Guarantee		128.027	71.804	199.831	101.878	68.165	170.043
Guarantees Subject to State Tender Law		1.867	615	2.482	1.769	494	2.263
Guarantees Given for Foreign Trade Operations		63.595	71.189	134.784	49.620	67.671	117.291
Other Letters of Guarantee		62.565	0	62.565	50.489	0	50.489
Bank Acceptances		18.239	29.260	47.499	13.543	20.407	33.950
Import Letter of Acceptance		18.239	29.260	47.499	13.543	20.407	33.950
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		14	28.373	28.387	52	21.616	21.668
Documentary Letters of Credit		14	21.482	21.496	52	16.917	16.969
Other Letters of Credit		0	6.891	6.891	0	4.699	4.699
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.640.135	72.865	1.713.000	1.547.823	54.923	1.602.746
Irrevocable Commitments	(1)	1.557.750	65.651	1.623.401	1.438.222	54.923	1.493.145
Forward Asset Purchase Commitments		9.745	47.752	57.497	20.147	37.971	58.118
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		318.869	4	318.873	300.305	4	300.309
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		16.603	0	16.603	13.909	0	13.909
Tax and Fund Liabilities Arised from Export Commitments		1.059	0	1.059	999	0	999
Commitments for Credit Card Limits		1.191.748	0	1.191.748	1.088.199	0	1.088.199
Commitments for Credit Cards and Banking Services Promotions		288	0	288	252	0	252
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		19.438	17.895	37.333	14.411	16.948	31.359
Revocable Commitments		82.385	7.214	89.599	109.601	0	109.601
Revocable Loan Granting Commitments		82.385	7.214	89.599	109.601	0	109.601
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	740.790	1.988.192	2.728.982	463.637	1.699.914	2.163.551
Derivative Financial Instruments Held For Hedging		99.511	353.641	453.152	89.412	300.945	390.357
Fair Value Hedges		26.338	131.661	157.999	22.682	90.384	113.066
Cash Flow Hedges		73.173	221.980	295.153	66.730	210.561	277.291
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		641.279	1.634.551	2.275.830	374.225	1.398.969	1.773.194
Forward Foreign Currency Buy or Sell Transactions		112.060	121.207	233.267	62.033	86.084	148.117
Forward Foreign Currency Buying Transactions		3.023	107.809	110.832	848	69.044	69.892
Forward Foreign Currency Sale Transactions		109.037	13.398	122.435	61.185	17.040	78.225
Currency and Interest Rate Swaps		413.856	1.353.522	1.767.378	260.188	1.203.884	1.464.072
Currency Swap Buy Transactions		2.674	452.257	454.931	13	469.876	469.889
Currency Swap Sell Transactions		95.804	375.819	471.623	59.443	411.142	470.585
Interest Rate Swap Buy Transactions		157.689	262.723	420.412	100.366	161.433	261.799
Interest Rate Swap Sell Transactions		157.689	262.723	420.412	100.366	161.433	261.799
Currency, Interest Rate and Securities Options		91.042	136.369	227.411	51.847	108.848	160.695
Currency Options Buy Transactions		36.829	75.547	112.376	20.865	58.925	79.790
Currency Options Sell Transactions		54.213	60.822	115.035	30.982	49.923	80.905
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		24.321	23.453	47.774	157	153	310
Currency Futures Buy Transactions		0	23.453	23.453	0	153	153
Currency Futures Sell Transactions		24.321	0	24.321	157	0	157
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		7.433.339	2.425.707	9.859.046	6.167.665	2.314.895	8.482.560
ITEMS HELD IN CUSTODY		387.628	328.853	716.481	334.090	316.048	650.138
Customer Fund and Portfolio Balances		257.083	259.457	516.540	201.253	244.436	445.689
Securities Held in Custody		43.189	51.936	95.125	49.076	57.313	106.389
Cheques Received for Collection		79.023	11.520	90.543	76.245	8.608	84.853
Commercial Notes Received for Collection		8.330	2.328	10.658	7.516	2.326	9.842
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		3	3.612	3.615	0	3.365	3.365
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.869.224	1.076.100	4.945.324	3.256.460	1.056.067	4.312.527
Securities		55.100	86.974	142.074	52.120	88.379	140.499
Guarantee Notes		2.655	1.220	3.875	2.009	814	2.823
Commodity		1.807	0	1.807	1.827	0	1.827
Warrant		0	0	0	0	0	0
Real Estate		879.385	440.212	1.319.597	768.773	460.402	1.229.175
Other Pledged Items		2.930.277	547.694	3.477.971	2.431.731	506.472	2.938.203

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.176.487	1.020.754	4.197.241	2.577.115	942.780	3.519.895
TOTAL OFF-BALANCE SHEET ACCOUNTS		**9.960.544**	**4.616.201**	**14.576.745**	**8.294.598**	**4.179.920**	**12.474.518**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	212.070	203.819	111.118	105.887
Interest Income on Loans		151.107	142.063	79.776	74.851
Interest Income on Reserve Deposits		17.450	19.010	9.056	10.054
Interest Income on Banks		6.105	5.653	1.248	412
Interest Income on Money Market Placements		668	16	563	9
Interest Income on Marketable Securities Portfolio		36.298	36.667	20.285	20.428
Financial Assets At Fair Value Through Profit Loss		1.246	1.229	682	666
Financial Assets At Fair Value Through Other Comprehensive Income		25.522	22.912	14.514	12.924
Financial Assets Measured at Amortised Cost		9.530	12.526	5.089	6.838
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		442	410	190	133
INTEREST EXPENSES (-)	(2)	-148.224	-159.868	-77.066	-82.641
Interest Expenses on Deposits		-112.951	-123.304	-59.190	-63.737
Interest Expenses on Funds Borrowed		-9.342	-7.773	-4.772	-4.100
Interest Expenses on Money Market Funds		-16.522	-23.113	-8.232	-11.587
Interest Expenses on Securities Issued		-8.601	-5.240	-4.501	-3.007
Lease Interest Expenses		-544	-280	-276	-144
Other Interest Expense		-264	-158	-95	-66
NET INTEREST INCOME OR EXPENSE		63.846	43.951	34.052	23.246
NET FEE AND COMMISSION INCOME OR EXPENSES		39.175	33.817	21.078	18.238
Fees and Commissions Received		49.972	42.209	26.240	22.975
From Noncash Loans		1.038	842	529	429
Other		48.934	41.367	25.711	22.546
Fees and Commissions Paid (-)		-10.797	-8.392	-5.162	-4.737
Paid for Noncash Loans		-1	-1	0	0
Other		-10.796	-8.391	-5.162	-4.737
DIVIDEND INCOME	(3)	365	11	11	9
TRADING INCOME OR LOSS (Net)	(4)	-28.471	-13.758	-19.354	-9.282
Gains (Losses) Arising from Capital Markets Transactions		3.615	2.170	860	897
Gains (Losses) Arising From Derivative Financial Transactions		-29.318	-8.452	-17.684	-6.359
Foreign Exchange Gains or Losses		-2.768	-7.476	-2.530	-3.820
OTHER OPERATING INCOME	(5)	1.450	1.325	1.186	1.181
GROSS PROFIT FROM OPERATING ACTIVITIES		76.365	65.346	36.973	33.392
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-16.230	-16.423	-7.540	-10.417
OTHER ALLOWANCE EXPENSES (-)	(6)	-683	-1.767	-667	156
PERSONNEL EXPENSES (-)		-14.417	-11.107	-7.108	-5.415
OTHER OPERATING EXPENSES (-)	(7)	-17.432	-12.881	-9.175	-6.906
NET OPERATING INCOME (LOSS)		27.603	23.168	12.483	10.810
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		7.486	5.124	3.886	2.715
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	35.089	28.292	16.369	13.525
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-5.790	-6.370	-2.818	-2.791
Current Tax Provision		-8.462	-5.809	-4.815	-5.743
Expense Effect of Deferred Tax		-999	-859	326	2.718
Income Effect of Deferred Tax		3.671	298	1.671	234
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	29.299	21.922	13.551	10.734
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	29.299	21.922	13.551	10.734
Profit (Loss) Attributable to Group		29.299	21.922	13.551	10.734
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,53270000	0,39860000	0,24640000	0,19520000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		29.299	21.922		
OTHER COMPREHENSIVE INCOME		-1.723	-1.645		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		42	-3		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		2	-5		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		41	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1	2		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.765	-1.642		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.071	-2.017		
Income (Loss) Related with Cash Flow Hedges		1.490	-468		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		42	97		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		774	746		
TOTAL COMPREHENSIVE INCOME (LOSS)		27.576	20.277		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		44.818	20.348
Interest Received		190.694	185.377
Interest Paid		-136.036	-153.182
Dividends received		365	11
Fees and Commissions Received		50.044	42.273
Other Gains		393	1.300
Collections from Previously Written Off Loans and Other Receivables		8.372	5.569
Cash Payments to Personnel and Service Suppliers		-14.040	-10.083
Taxes Paid		-12.047	-4.672
Other		-42.927	-46.245
Changes in Operating Assets and Liabilities Subject to Banking Operations		-39.749	-78.885
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.274	1.838
Net (Increase) Decrease in Due From Banks		-6.968	-42.675
Net (Increase) Decrease in Loans		-167.235	-145.631
Net (Increase) Decrease in Other Assets		-16.168	-10.549
Net Increase (Decrease) in Bank Deposits		-7.767	-18.319
Net Increase (Decrease) in Other Deposits		108.020	110.613
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		5.090	1.989
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		42.005	23.849
Net Cash Provided From Banking Operations		5.069	-58.537
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		3.826	-27.111
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-767	-1.098
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.627	-3.417
Cash Obtained from Tangible and Intangible Asset Sales		400	173
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-132.284	-109.382
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		116.478	74.301
Cash Paid for Purchase of Financial Assets At Amortised Cost		-15.777	-26.340
Cash Obtained from Sale of Financial Assets At Amortised Cost		40.403	38.652
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		63.346	78.676
Cash Obtained from Loans and Securities Issued		219.265	189.930
Cash Outflow Arised From Loans and Securities Issued		-154.637	-110.514
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.282	-740
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.260	4.422
Net Increase (Decrease) in Cash and Cash Equivalents		74.501	-2.550
Cash and Cash Equivalents at Beginning of the Period		151.349	157.680
Cash and Cash Equivalents at End of the Period		225.850	155.130

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**3.350**	**1**	**0**	**0**	**11.300**	**-670**	**-32**	**0**	**0**	**-4.231**	**1.732**	**0**	**71.377**	**36.174**	**0**	**0**	**0**	**119.001**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		3.350	1	0	0	11.300	-670	-32	0	0	-4.231	1.732	0	71.377	36.174	0	0	0	119.001
	Total Comprehensive Income (Loss)		0	0	0	0	0	-3	0	0	0	-1.413	-229	0	0	0	21.922	0	0	20.277
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	36.174	-36.174	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	36.174	-36.174	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**3.350**	**1**	**0**	**0**	**11.300**	**-673**	**-32**	**0**	**0**	**-5.644**	**1.503**	**0**	**107.551**	**0**	**21.922**	**0**	**0**	**139.278**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**5.500**	**1**	**0**	**0**	**13.604**	**-730**	**-78**	**0**	**0**	**1**	**1.362**	**0**	**105.401**	**47.815**	**0**	**0**	**0**	**172.876**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.500	1	0	0	13.604	-730	-78	0	0	1	1.362	0	105.401	47.815	0	0	0	172.876
	Total Comprehensive Income (Loss)		0	0	0	0	0	1	41	0	0	-2.850	1.085	0	0	0	29.299	0	0	27.576
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	47.815	-47.815	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	47.815	-47.815	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**5.500**	**1**	**0**	**0**	**13.604**	**-729**	**-37**	**0**	**0**	**-2.849**	**2.447**	**0**	**153.216**	**0**	**29.299**	**0**	**0**	**200.452**